



# Corporate Overview

January 2023



**SVB is the financial partner  
of the innovation economy**

**SVB helps individuals, investors and  
the world's most innovative companies  
achieve their ambitious goals.**

**We offer services that our dynamic and fast-  
growing clients require, including commercial  
and investment banking, wealth planning and  
capital investing.**

**Our businesses include:**

**svb** > **Silicon Valley  
Bank**

**svb** > **Capital**

**svb** > **Private**

**svb** > **Securities**

# Our clients are changemakers

We serve individuals, investors and companies of all sizes around the world.

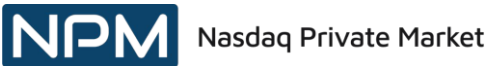
				
				
				

Note: Sample list of clients

We serve our clients' needs through **four businesses**



We complement our core businesses with innovations, investments and partnerships that help increase our clients' probability of success.

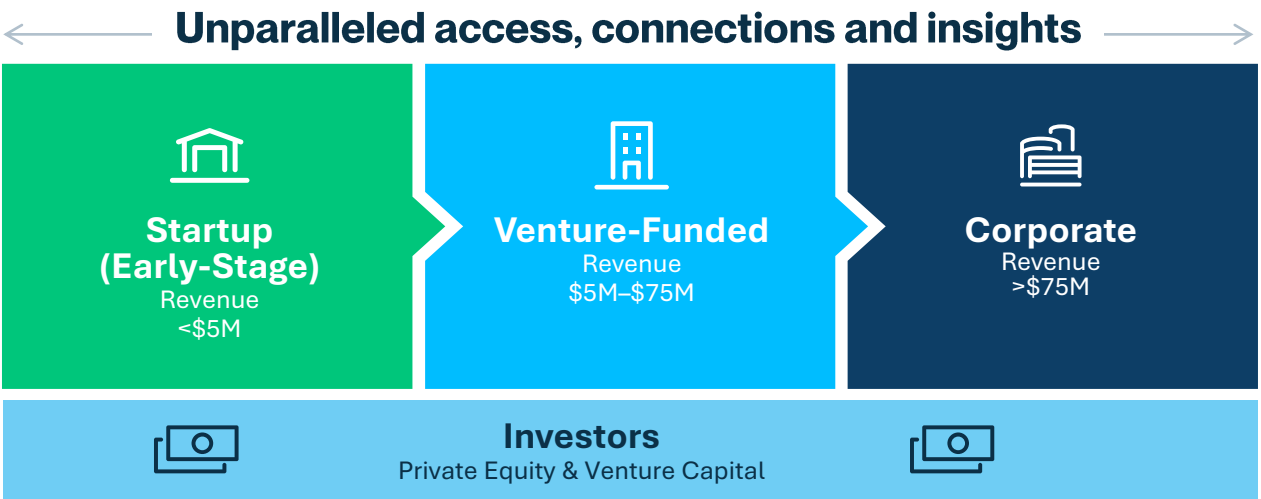


# Silicon Valley Bank: Global commercial banking for innovators, entrepreneurs and investors



Silicon Valley Bank provides business banking, liquidity management, global business solutions and global fund banking.

Helping our clients succeed at every stage



We bank:

Nearly  
**half**

U.S. venture-backed technology and life science companies\*

**44%**

U.S. venture-backed technology and healthcare IPOs in 2022\*

\*Source: PitchBook and SVB analysis; 12/31/22



PRIVATE  
EQUITY &  
VENTURE  
CAPITAL



CLIMATE  
TECH



FINTECH



HARDWARE  
& FRONTIER  
TECH



LIFE SCIENCE  
& HEALTHCARE



CONSUMER  
INTERNET



ENTERPRISE  
SOFTWARE



PREMIUM  
WINE

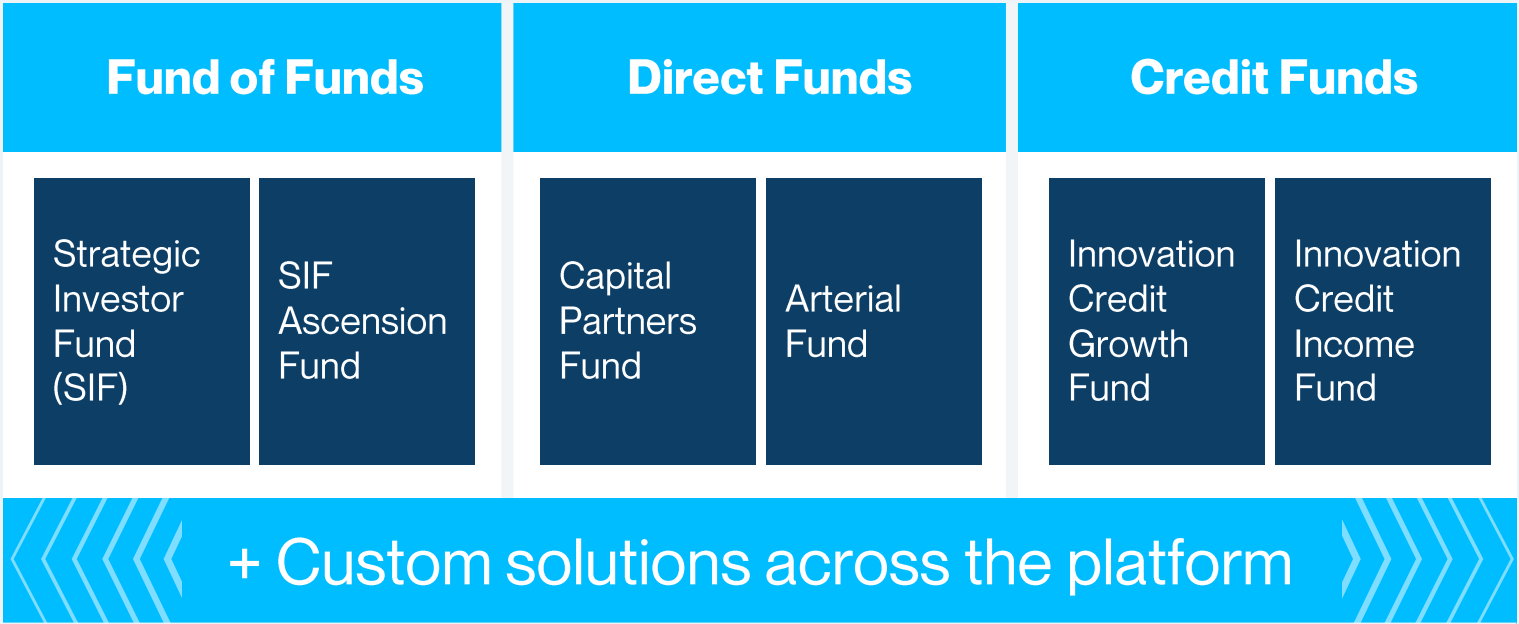


Deep  
sector  
expertise

# SVB Capital: Giving limited partners unrivaled access to the global innovation economy



Our experienced investment teams leverage unparalleled access and insights to power a unique, diversified platform that seeks to deliver compelling returns on behalf of our LPs.



**\$9.5B** AUM

**660+** unicorns

**20+** years

Source: SVB Capital data, AUM as of 12/31/2022. Unicorn count as of 6/30/22.  
Past performance is not indicative of future results. Future returns cannot be guaranteed.

# SVB Private: Private banking, wealth management and trust services that drive possibility and impact.



Providing guidance and a suite of solutions to help clients navigate the challenges and opportunities at each stage of their personal financial journey.



## Banking and Lending

Flexible banking and lending solutions for managing your liquidity needs

- Mortgage lending
- Home equity lines of credit (HELOC)
- Deposit solutions
- Online and mobile banking
- Private stock-backed lending
- Partner lines of credit (PLOC)



## Wealth Management

Comprehensive advice and planning strategies tailored to your unique needs

- Investment advisory services
- Multi-generational wealth planning
- Financial planning
- Concentrated stock advisory
- Philanthropic planning



## Trust and Fiduciary Services

Expertise to help you protect your wealth and secure your legacy

- Tax strategies and planning
- Trust administration services
- Estate and trust settlement
- Agent for fiduciary
- Specialty asset administration
- Guardianship and conservatorship of estate



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This document is not complete without the attached SVB Private Important Disclosures.  
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# SVB Securities: Investment banking that propels technology, healthcare and life science companies



As of 12/31/22

Delivering honest guidance, unique opportunities, and finely calibrated solutions that help our clients achieve their long-term ambitions.



**1,150+**  
transactions completed

**\$225+**  
billion dollars raised

**355**  
companies under coverage

SVB Securities LLC, Member FINRA/SIPC

## LIFE SCIENCES/HEALTHCARE



TOOLS &  
DIAGNOSTICS



MEDICAL  
DEVICES



BIOPHARMA &  
SPEC PHARMA



HEALTHCARE  
SERVICES



DIGITAL  
HEALTH &  
HEALTHTECH

## TECHNOLOGY



EDUCATION  
TECHNOLOGY



INDUSTRIAL  
TECHNOLOGY



ENTERPRISE  
SOFTWARE



CONSUMER  
SOFTWARE,  
INTERNET & INFO  
SERVICES



DIGITAL INFRA &  
TECH SERVICES



FINTECH

# Supporting innovation...



● SVB's offices

**International Offices**  
Subsidiary of Silicon Valley Bank: London (Silicon Valley Bank UK Limited).  
Business development offices: Shanghai, Beijing, Dublin, Vancouver and Montreal.  
Representative offices: Copenhagen, Hong Kong, Stockholm and Tel Aviv.  
Lending branches: Frankfurt and Toronto.  
SVB's joint venture bank, SPD Silicon Valley Bank: Shanghai, Beijing, Shenzhen and Suzhou.



# ...around the world



Canada

Toronto  
Vancouver  
Montreal



China

Shanghai  
Hong Kong  
Beijing  
Shenzhen



Denmark

Copenhagen



Germany

Frankfurt



Ireland

Dublin



Israel

Tel Aviv



Sweden

Stockholm



UK

London

## Global Gateway

SVB's Global Gateway team works with companies and investors in emerging innovation centers with a mix of banking and global market entry services in regions including Latin America, Australia - New Zealand, India and the Middle-East - North Africa.

# Our values guide us



At SVB:

We start with  
**EMPATHY**  
for others.

We speak &  
act with  
**INTEGRITY.**

We embrace  
**DIVERSE**  
perspectives.

We take  
**RESPONSIBILITY.**

We keep  
**LEARNING  
& IMPROVING.**

# Our Environmental, Social & Governance initiatives are embedded in our strategy

## ENVIRONMENTAL

Speed transition to low carbon, sustainable economy

## SOCIAL

Advance DEI and Access to Innovation

## GOVERNANCE

Operate with transparency and ethics

## 6 Strategic ESG Initiatives



### Talent

Engaging and empowering employees



### DEI at SVB

Building a culture of diversity, equity and inclusion at SVB



### Economic Impact

Championing inclusion in the innovation economy



### Citizenship

Supporting communities where we live and work



### Climate & Environment

Advancing the transition to a sustainable, low-carbon world



### Governance

Practicing responsible corporate governance

# We promote diversity, equity and inclusion

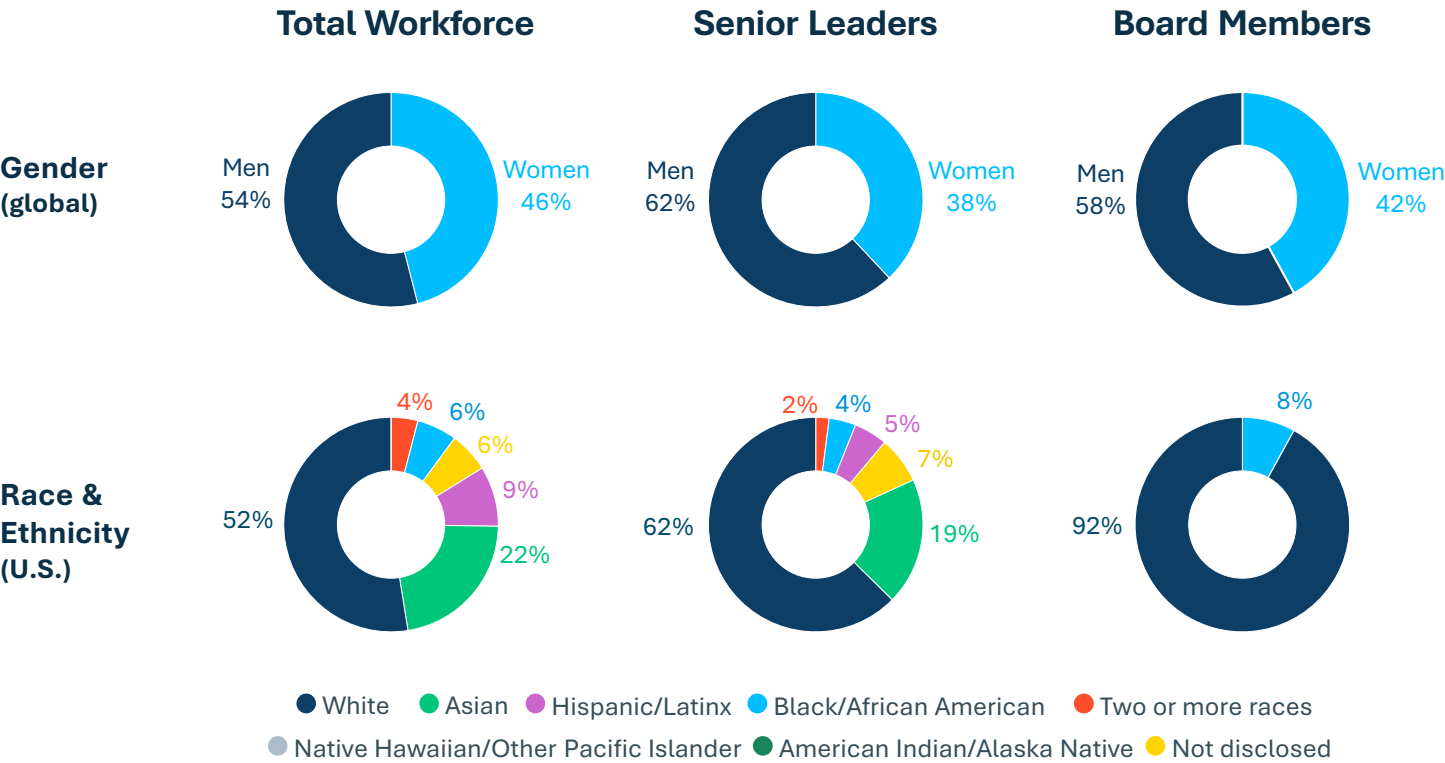
## Inclusion Ignites Innovation

We are intentionally and strategically working for a world where every client and employee has the opportunity to bring their bold ideas to life.

We also know that diverse perspectives and inclusive environments ignite new ideas to power innovation. That is why we’re building a culture of belonging with a global workforce that celebrates greater dimensions of diversity and reflects the markets we strive to serve.



## Diversity at SVB



Workforce and senior leadership data is as of December 31, 2021. Board member data is as of September 14, 2022. To align with government reporting requirements, the data uses gender categories of male and female. SVB recognizes that this does not reflect all genders including people identifying as trans and non-binary. We report racial demographic metrics using categories defined by the US Equal Employment Opportunity Commission. Race and ethnicity figures represent US employees only, as regulatory requirements governing data collection and privacy preclude comprehensive data collection in our international offices. We are exploring how we can effectively track and share data on our global workforce. Categories with less than 1% representation do not appear in the graphs. Not disclosed represents individuals who did not choose to disclose gender, race and ethnicity data. Senior leadership includes our Executive Committee (including executive officers) and leaders from certain top levels of SVB’s two highest bands of management. Note: Refer to [www.svb.com/living-our-values/inclusion-diversity](http://www.svb.com/living-our-values/inclusion-diversity) for more information, including our DEI report, UK Gender Pay Gap Report and EEO-1 data.

# SVB engages in our communities

CONTRIBUTING TO  
NOT FOR PROFITS

**\$20M**

DONATED

**28K hrs**

VOLUNTEERED

2022

**\$1.6B\***

LOANED TO SMALL BUSINESSES

**Outstanding**

CRA RATING – 2021

AFFORDABLE HOUSING  
FROM 2002–2021

**\$1.6B**

LOANED

**\$1.1B**

INVESTED

**10,000+**

AFFORDABLE  
HOUSING UNITS



\*Community Reinvestment Act reportable small business loans. 2021

# Our commitment to advance inclusion and opportunity

## Access to Innovation

**Inclusion ignites innovation.** We launched Access to Innovation to create opportunities across the innovation economy – because when more people get the chance to share unique perspectives and ideas, there’s no limit to where bold thinking can take us.

By leveraging powerful connections among founders, funders and talent, SVB is helping advance equity and inclusion across the innovation economy.

## How we take action



Increase the pipeline of diverse talent for our clients with powerful partnerships.



Connect diverse groups to SVB's vast network within the innovation economy.



Unlock greater access to capital, professional relationships and career opportunities.



# Recognized for growth and corporate responsibility

Bay Area Business Journals

**TOP**

Corporate  
Philanthropist

Best Banks in America

**FORBES**

Member of the

**BLOOMBERG**

Gender  
Equality Index

LinkedIn

**TOP 25**

Companies in  
Financial Services

America's Most Responsible Companies

**NEWSWEEK**

America's Most JUST Companies

**JUST CAPITAL**

# Strong, seasoned management team

Diverse experience and skills to help direct our growth



**Dan Beck**  
Chief Financial Officer  
5 years at SVB



**Greg Becker**  
President and CEO  
29 years at SVB



**Marc Cadieux**  
Chief Credit Officer  
30 years at SVB



**John China**  
President SVB Capital  
26 years at SVB

**13 years**  
average tenure  
at SVB



**Phil Cox**  
Chief Operations Officer  
13 years at SVB



**Laura Cushing**  
Chief Human Resources Officer  
Joined SVB 2022



**Mike Descheneaux**  
President Silicon Valley Bank  
17 years at SVB



**Michelle Draper**  
Chief Marketing & Strategy Officer  
9 years at SVB



**Jeffrey Leerink**  
CEO SVB Securities  
4 years at SVB



**Kim Olson**  
Chief Risk Officer  
Joined SVB 2022



**John Peters**  
Chief Auditor  
16 years at SVB



**Michael Zuckert**  
General Counsel  
8 years at SVB

# SVB financial highlights

Full Year 2022

**\$1.5B**

Net Income

Q4 2022

**\$275M**

Net Income

Q4 2022

**\$74B**

Total Loans

Q4 2022

**\$342B**

Total Client Funds

Q4 2022

**\$168B**

In Investment Funds  
(off balance sheet)

Q4 2022

**\$212B**

Assets

**8,520+**

Employees

US | UK | Canada | China | Denmark | India | Ireland | Germany | Israel



## About SVB

SVB is the financial partner of the innovation economy, helping individuals, investors and the world's most innovative companies achieve their ambitious goals. SVB's businesses — Silicon Valley Bank, SVB Capital, SVB Private and SVB Securities — together offer the services that dynamic and fast-growing clients require as they grow, including commercial banking, venture investing, wealth planning and investment banking. Headquartered in Santa Clara, California, SVB operates in centers of innovation around the world. Learn more at [svb.com/global](https://svb.com/global).



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